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8 Attorney for Theresa Dalton

9 UNITED STATES BANKRUPTCY COURT
10 SOUTHERN DISTRICT OF CALIFORNIA

11 In Re)
12) BANKRUPTCY NO. 19-04878
13 Theresa Dalton,)
14) DEBTOR'S NOTICE OF MOTION AND
15 Debtor.) MOTION TO AVOID LIEN UNDER
16) 11USC §522(f)
17)
18)
19)
20)
21)
22)
23)
24)
25)

26 To the creditor, Becharoff Capital Corporation, by and through their attorney, Brewer &
27 Brewer, and other interested parties:

28 1. Debtor, Theresa Dalton, commenced this case on 8-15-2019, by filing the above-
29 numbered voluntary petition for relief under chapter 7 of title 11, United States Code.

30 2. This motion is filed pursuant to 11 U.S.C. § 522(f) to avoid and cancel a judicial lien
31 held by Becharoff Capital Corporation, on the real property used as the Debtors' primary
32 residence.

33 3. On or about January 13, 2010, Becharoff Capital Corporation, by and through their
34 attorney Brewer & Brewer obtained a judicial lien for a non-purchase money security interest on
35 the real property used as Debtors' residence at 318 Mason Drive, Vista, CA 92084. This judicial
36 lien is entered of record as follows:

37 Document Number 2010-0020774, recorded at the San Diego

County Recorder's office on January 14, 2010.

4. The Debtor's interest in the property referred to in the preceding paragraph and encumbered by the lien and does not exceed the fair market value of the property and has been claimed as fully exempt in her bankruptcy case.

5. The Fair Market Value of the Property incumbered by this lien is approximately \$435,000.00. (See copy of appraisal attached as Exhibit "A").

6. The balance owed on the 1st Mortgage on this property is \$491,320.00. (See copy of mortgage statement attached as Exhibit "B").

7. The debt owed to Becharoff Capital Corporation, on a judgement lien, is approximately \$14,072.51. (See copy of Writ of Execution, money judgement, attached as Exhibit "C").

8. There is no equity in the real property at this time as the amount of the 1st mortgage exceeds the fair market value of the real property.

9. Becharoff Capital Corporation's lien on Debtors' real property is wholly unsecured and should be treated as any other unsecured debt listed in the debtors bankruptcy.

10. Becharoff Capital Corporation's lien also impairs the debtor's right to exempt \$29,275.00 of equity in real property, under C.C.P. § 703.140(b)(1) ~Homestead or burial plot.

WHEREFORE, Debtors pray for an Order against [creditor] for the cancellation and avoidance of the judicial liens on their residential real estate, and for such additional or alternative relief as may be just and proper.

Dated: 11-07-2019

Respectfully submitted,
Law Offices of Olga Nazimova

By: /s/ Olga Nazimova
Olga Nazimova, Attorney for Debtor

EXHIBIT “A”

APPRAISAL OF REAL PROPERTY



LOCATED AT

318 Mason Rd
Vista, CA 92084

NLY PAR PER ROS 9189 IN LOT 34 BLK 7 TR 2187

FOR

Dallon Theresa L

OPINION OF VALUE

435,000

AS OF

06/15/2019

BY

DELUX M LAZICH
Delux Appraisals INC
1656 Steeplechase Pl
Vista, CA 92083
(760) 519-7880
delux2323@cox.net

Delux Lazich

Main File No. 061519-1 Page #2

RESIDENTIAL APPRAISAL REPORT

File No.: 061519-1

Property Address: 318 Mason Rd		City: Vista		State: CA		Zip Code: 92084	
County: San Diego		Legal Description: NLY PAR PER ROS 9189 IN LOT 34 BLK 7 TR 2187					
		Assessor's Parcel #: 170-122-45-00					
Tax Year: 2018		R.E. Taxes: \$ 5,640		Special Assessments: \$ 0		Borrower (if applicable):	
Current Owner of Record: Dalton Theresa L.		Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing					
Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$		per year <input type="checkbox"/> per month <input type="checkbox"/>			
Market Area Name: Vista Acres		Map Reference: 1067-H7		Census Tract: 0192.03			
The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)							
This report reflects the following value (if not current, see comments): <input checked="" type="checkbox"/> Current (the inspection date is the effective date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective							
Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input checked="" type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)							
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)							
Intended Use: Establish current market value							
Intended User(s) (by name or type): Dalton Theresa L.							
Client: Dalton Theresa L.		Address: 318 Mason Rd					
Appraiser: DELUX M LAZICH		Address: 1856 Steeplechase Pl, Vista, CA 92083					
Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Predominant Occupancy: <input checked="" type="checkbox"/> Owner 85 <input type="checkbox"/> Tenant 15 <input type="checkbox"/> Vacant (0-5%) 700 <input type="checkbox"/> Vacant (>5%) 615		One-Unit Housing PRICE AGE: 399 Low 30 75		Present Land Use One-Unit 80% <input checked="" type="checkbox"/> Not Likely 2-4 Unit 2% <input type="checkbox"/> Multi-Unit 3% <input type="checkbox"/> Comm'l 10% <input type="checkbox"/> Vacant 5%	
Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Growth rate: <input checked="" type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow <input type="checkbox"/> Declining		Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	
Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		NEIGHBORHOOD BOUNDARIES: HWY 78 NORTH, THE 78 FRWY SOUTH, MELROSE DR WEST AND THE I-15 FRWY EAST EXPOSURE TIME APPEARS TO BE UNDER 3 MONTHS FOR SIMILAR PROPERTIES. ALL FORMS OF LENDING APPEAR TO BE AVAILABLE WITH CONVENTIONAL BEING MOST PREVALENT. PROPERTY VALUES HAVE RECENTLY STABILIZED AFTER A PERIOD OF INCREASE WITH INTEREST RATES RANGING FROM 3.5%-7.5% IN THE MARKET. THIS RECENT DECLINE WAS MARKET DRIVEN AND NOT ATTRIBUTED TO ANY OTHER OUTSIDE ADVERSE PHYSICAL FACTORS.					
Dimensions: SEE PLAT MAP		Site Area: 23,958 sf					
Zoning Classification: R1		Description: ALLOWS FOR SINGLE FAMILY RESIDENCE					
		Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning					
Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown		Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Highest & Best Use as Improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)		Ground Rent (if applicable) \$ /					
Actual Use as of Effective Date: Single Family Residential Dwelling		Use as appraised in this report: Single Family Residential Dwelling					
Summary of Highest & Best Use: THE APPRAISAL PROBLEM DID NOT WARRANT AN INTENSIVE HIGHEST AND BEST USE STUDY. GIVEN THE NATURE OF THE SUBJECT REAL ESTATE, MY CONCLUSIONS OF HIGHEST AND BEST USE WAS BASED ON LOGIC AND OBSERVED EVIDENCE. THE IMPROVEMENTS ARE SUBSTANTIALLY THE HIGHEST AND BEST USE FOR THE SUBJECT PROPERTY: SINGLE FAMILY RESIDENTIAL DWELLING							
Utilities: Public <input checked="" type="checkbox"/> Other <input type="checkbox"/> Provider/Description		Off-site Improvements: Type		Public Private		Topography	
Electricity <input checked="" type="checkbox"/> Public Utility		Street ASPHALT		<input type="checkbox"/> <input checked="" type="checkbox"/>		Gentle Slope	
Gas <input checked="" type="checkbox"/> Public Utility		Curb/Outer NONE		<input type="checkbox"/> <input type="checkbox"/>		AVERAGE	
Water <input checked="" type="checkbox"/> Public Utility		Sidewalk NONE		<input type="checkbox"/> <input type="checkbox"/>		RECTANGULAR	
Sanitary Sewer <input checked="" type="checkbox"/> Septic		Street Lights NONE		<input type="checkbox"/> <input type="checkbox"/>		Adequate	
Storm Sewer <input checked="" type="checkbox"/> Public Utility		Alley NONE		<input type="checkbox"/> <input type="checkbox"/>		Valley	
Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Out of Sac <input checked="" type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)							
FEMA Spec Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X		FEMA Map # 06073C0776G		FEMA Map Date 05/16/2012			
Site Comments: THE SUBJECTS LOT IS 70% FLAT AND TYPICAL FOR THE AREA. THE BACK OF THE LOT SLOPES DOWNWARD BUT AFFORDS A VIEW OF THE VALLEY AND HILLS							
General Description		Exterior Description		Foundation		Basement <input type="checkbox"/> None	
# of Units 1 <input type="checkbox"/> Ace. Unit		Foundation CRAWL		Slab NO		Heating Central	
# of Stories 1		Exterior Walls STUCCO		Crawl Space YES		Type Forced Air	
Type <input checked="" type="checkbox"/> Det <input type="checkbox"/> Alt <input type="checkbox"/>		Roof Surface Tile		Basement yes		Fuel GAS	
Design (Style) Ranch		Outlets & Dumps. OVERHANG		Sump Pump <input type="checkbox"/> NONE		Ceiling Drywall	
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und. Cons.		Window Type aluminum		Dampness <input type="checkbox"/> NONE		Walls Block	
Actual Age (Yrs) 30		Storm Screens Aluminum Case		Settlement n/a		Floor Concrete	
Effective Age (Yrs) 30				Infestation NONE NOTED		Outside Entry YES	
Interior Description		Appliances		Attic <input type="checkbox"/> None		Car Storage <input type="checkbox"/> None	
Floors CRPT/TILE/FAIR		Refrigerator <input checked="" type="checkbox"/> Stairs <input type="checkbox"/> None		Replace(s) # 1		Garage # of cars (5 Tol)	
Walls DRYWALL/AVG		Range/Oven <input checked="" type="checkbox"/> Drop Sls <input type="checkbox"/> Patio Slab		Deck Wood		Attach. 2	
Trim/Finish WOOD/AVG		Disposal <input checked="" type="checkbox"/> Sinks <input checked="" type="checkbox"/> Doorway <input type="checkbox"/> Open		Fence CHAIN LINK		Detach. 0	
Bath Floor TILE/FAIR		Dishwasher <input checked="" type="checkbox"/> Floor <input type="checkbox"/> Pool NONE				Bld-in 0	
Bath Washcoat TILE/AVG		Fan/Hood <input checked="" type="checkbox"/> Heated <input type="checkbox"/> Finished <input type="checkbox"/>				Carport 0	
Doors WOOD/AVG		Washer/Dryer <input checked="" type="checkbox"/> Finished <input type="checkbox"/>				Driveway 3	
						Surface CONCRETE	
Finished area above grade contains: 5 Rooms 2 Bedrooms 2.0 Bath(s) 1,440 Square Feet of Gross Living Area Above Grade							
Additional features: NONE							
Describe the condition of the property (including physical, functional and external obsolescence): THE SUBJECT IS OF FAIR QUALITY CONDITION REFLECTING SIMILAR MAINTENANCE AND DISPLAYING SIMILAR APPEAL FOR LOCATION. NO CONDITIONS OR REQUIREMENTS NEEDED OR NOTED IN THIS REPORT. UTILITIES WERE ON AT TIME OF INSPECTION AND ARE IN WORKING ORDER. THE SUBJECT HAS NOT RECEIVED ANY IMPROVEMENTS OR UPDATES AND ALL COMPONENTS ARE ORIGINAL. THE CARPET IS SOILED AND NEEDS TO BE REPLACED. THE POPCORN CEILING IS DIRTY, INTERIOR PAINT IS DIRTY, AND THERE IS CLUTTER EVERYWHERE							

Main File No. 061519-1 Page #4

RESIDENTIAL APPRAISAL REPORT

File No.: 061519-1

COST APPROACH	COST APPROACH TO VALUE (if developed) <input type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): SALES COMPARISON APPROACH IS CONSIDERED	
	THE MOST RELIABLE METHOD OF DETERMINING THE "MARKET VALUE". COST APPROACH IS GIVEN NO WEIGHT IN ESTABLISHING MARKET VALUE & SHOULD NOT BE USED FOR FIRE INSURANCE CONSIDERATIONS. (cost approach not reliable for insurance) EXACT REPLACEMENT COST SHOULD BE OBTAINED FROM A PROFESSIONAL FIRE INSURANCE COMPANY. SITE VALUE IS BASED ON ABSTRACTION METHOD. LAND TO VALUE RATIO APPEARS TO BE TYPICAL.	
INCOME APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data: Dwelling Cost	OPINION OF SITE VALUE = \$ 325,000
	Quality rating from cost service: 3.0 Effective date of cost data: 6/15/2019	DWELLING 1,440 Sq. Ft. @ \$ 124.90 = \$ 179,856
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	BASEMENT 768 Sq. Ft. @ \$ 25.00 = \$ 19,200
	Cost data was modified using a multiplier based on the zip code 92084.	Sq. Ft. @ \$ = \$
	The quality rating of 3.0 describes a property of average quality. Tract built level of construction practice using standard materials readily available from local suppliers. Built by construction personnel possessing average skills. Most tract-built dwellings would fall into this category as well as average quality one-of-a-kind dwellings.	Sq. Ft. @ \$ = \$
		Sq. Ft. @ \$ = \$
		Sq. Ft. @ \$ = \$
		Sq. Ft. @ \$ = \$
		Sq. Ft. @ \$ = \$
PUD	Estimated Remaining Economic Life (if required): 30 Years INDICATED VALUE BY COST APPROACH = \$ 436,528	
	INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach	
	Summary of Income Approach (including support for market rent and GRM):	
RECONCILIATION	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
ATTACHMENTS	Indicated Value by: Sales Comparison Approach \$ 435,000 Cost Approach (if developed) \$ 436,528 Income Approach (if developed) \$	
	Final Reconciliation: ADEQUATE MARKET SALES WERE LOCATED TO MARK THE VALUE OF THE SUBJECT PROPERTY. THE DIRECT SALES COMPARISON IS GIVEN THE GREATEST CONSIDERATION. THE FINAL VALUE OF THE SUBJECT PROPERTY IS LOWER THAN THE PREDOMINATE VALUE FOR THE AREA BUT FALLS WITHIN THE MARKETS TYPICAL VALUE RANGE.	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 435,000 as of: 06/15/2019, which is the effective date of this appraisal.	
	If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
	A true and complete copy of this report contains _____ pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>		
Client Contact: Dalton Theresa L. Client Name: Dalton Theresa L. E-Mail: daltonmang5@hotmail.com Address: 318 Mason Rd		
APPRAISER		
SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)		
Appraiser Name: DELUX M LAZICH Supervisory or Co-Appraiser Name: _____ Company: Delux Appraisals INC. Company: _____ Phone: (760) 519-7880 Fax: (760) 295-3485 Phone: _____ Fax: _____ E-Mail: delux2323@cox.net E-Mail: _____ Date of Report (Signature): 06/18/2019 Date of Report (Signature): _____ License or Certification #: A1033347 State: CA License or Certification #: _____ State: _____ Designation: Certified Residential Appraiser Designation: _____ Expiration Date of License or Certification: 03/11/2020 Expiration Date of License or Certification: _____ Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 06/15/2019 Date of Inspection: _____		

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File No.: 061619-1

3/2007

Supplemental Addendum

File No. 061519-1

Lender				
Property Address 318 Mason Rd				
City	Visla	County	San Diego	State CA Zip Code 92084
Borrower				

SKETCH FOR THIS APPRAISAL SHOWS APPROXIMATE DIMENSIONS OF DWELLING, SIZE HAS POSSIBLE STANDARD OF DEVIATION GREATER OR LESS THEN SKETCH'S GROSS LIVING AREA. SIZE IS NOT GUARANTEED, DUE TO ROUNDING TO THE NEAREST SQ.FT. ON THE EXTERIOR & INTERIOR WALLS WHEN NECESSARY. (AS NOTED ON LIMITING CONDITION #2 ON PAGE 4 OF THE U.R.A.R)

-CONDITION OF APPRAISAL: ALTHOUGH A WALK-THROUGH INSPECTION HAS BEEN PREFORMED, THE APPRAISER IS NOT AN EXPERT IN THE FIELD OF BUILDING INSPECTION, STRUCTURAL ENGINEERING, PEST CONTROL, HAZARDOUS WASTE DETECTION, AND SOILS ENGINEERING. NO WARRANTY IS GIVEN IN REGARDS TO THOSE ELEMENTS AND EXPERTS IN THE RELATED FIELDS SHOULD BE CONSULTED IF DESIRED. THE APPRAISAL WAS PREPARED FOR LENDING PURPOSES AND DOES NOT CONSTITUTE AN EXPERT INSPECTION OF THE PROPERTY. RELIANCE ON THIS APPRAISAL IS LIMITED TO THE NAMED CLIENT. VALUATION IS BASED ON CURRENT MARKET CONDITIONS AS OF THE DATE OF INSPECTION OF THE SUBJECT PROPERTY. THE APPRAISER ASSUMES NO RESPONSIBILITY FOR DETRIMENTAL PHYSICAL, FUNCTIONAL, EXTERNAL OR ECONOMIC FACTORS TRANSPIRING AFTER THE DATE OF INSPECTION. THE DIGITAL SIGNATURES CONTAINED ON THIS APPRAISAL ARE PASSWORD PROTECTED AND ONLY THE APPRAISER(S) SIGNING THE APPRAISAL MAINTAIN CONTROL OF THE SIGNATURE(S) AND THE PROTECTING SECURITY DEVICES.

THE READILY OBSERVABLE EXTERIOR AND INTERIOR AREAS OF THE SUBJECT PROPERTY WERE INSPECTED. IF THE PROPERTY WAS FURNISHED AT THE TIME OF INSPECTION, NO FURNISHINGS, RUGS, OR OTHER PERSONAL PROPERTY WERE MOVED OR INCLUDED IN THE FINAL ESTIMATION OF VALUE. THE CONDITION OF THE ROOF WAS BASED ON WHAT WAS VISIBLE AND OBSERVABLE FROM GROUND LEVEL.

I HAVE NOT BEEN PROVIDED WITH ANY DOCUMENTATION REVEALING ANY PHYSICAL DEFICIENCIES AND HAVE REPORTED ONLY APPARENT ADVERSE CONDITIONS. BORROWER AND/OR CLIENT MAY NOT RELY ON THIS REPORT FOR STRUCTURAL CONDITIONS THAT MAY EXIST AND IS ENCOURAGED TO OBTAIN A HOME INSPECTION BY A PROFESSIONAL HOME INSPECTOR TO DETERMINE IF PROBLEMS EXIST. SEE LIMITING CONDITION #5.

THE FINDINGS ARE BASED ON OBSERVABLE CONDITIONS NOTED AT THE TIME OF THE INSPECTION AND OTHER CONDITIONS KNOWN TO EXIST AT THE TIME OF THE APPRAISAL. I AM NOT A LICENSED BUILDING CONTRACTOR OR PROFESSIONAL BUILDING/HOME INSPECTOR. I AM NOT QUALIFIED TO SURVEY OR ANALYZE PHYSICAL ITEMS THAT ARE NOT READILY VISIBLE. IF ANY PARTIES IN THIS TRANSACTION HAVE QUESTIONS OR CONCERNS REGARDING ANY MECHANICAL OR STRUCTURAL PHYSICAL PROBLEMS, CONDITIONS, INFESTATION, CONTAMINATION OR OTHER ISSUES REGARDING THE SUBJECT PROPERTY, AN EXPERT IN THE FIELD OF THAT SPECIALTY SHOULD BE CONSULTED. THIS IS NOT A HOME INSPECTION AND DOES NOT OFFER ANY GUARANTEE AGAINST ANY STRUCTURAL DEFECTS. IF ANY PARTY WISHES TO BE SO INFORMED, CONTACT THE APPROPRIATE PROFESSIONAL.

THE ROUTINE INSPECTION OF THE PROPERTY AND ANY IMPROVEMENTS IS FOR PURPOSES OF ESTABLISHING THE MARKET VALUE OF THE PROPERTY. THE PROPERTY "INSPECTION" IS REALLY MORE OF AN "OBSERVATION". IT IS NOT REGARDED AS A FULL PROPERTY INSPECTION OF THE TYPE INTENDED TO REVEAL DEFECTS IN MECHANICAL SYSTEMS, STRUCTURAL INTEGRITY, ROOFING, SIDING, OR ANY OTHER PROPERTY COMPONENT. THE APPRAISER CLAIMS NO SPECIAL EXPERTISE IN THESE AREAS, NOR IS THE APPRAISER AN EXPERT REGARDING ISSUES RELATED TO FOUNDATION SETTLEMENT, WOOD DESTROYING INSECTS, RADON GAS, OR LEAD BASED PAINT.

NO ADVERSE ENVIRONMENTAL OR HAZARDOUS CONDITIONS WERE NOTED IN OR AROUND THE SUBJECT PROPERTY, WHICH WERE OBVIOUS OR VISUALLY DETECTABLE TO THIS APPRAISER. AS NOTED IN LIMITING CONDITIONS #5.

-LEAD BASED PAINT DISCLOSURE: APPRAISER DOES NOT KNOW IF THE PAINT USED ON THE SUBJECT PROPERTY WAS MADE PRIOR TO 1978 THERE MAY OR MAY NOT CONTAIN LEAD BASED PAINT AND/OR OTHER HAZARDOUS SUBSTANCES ON THE SUBJECT PROPERTY. THE CLIENT IS HEREBY NOTIFIED THAT THE APPRAISER IS NOT QUALIFIED TO DETECT THESE SUBSTANCES AND THAT IS BEYOND THE SCOPE OF THIS APPRAISAL. TO ASCERTAIN THE PRESENCE OF LEAD BASED PAINT AND/OR OTHER HAZARDOUS SUBSTANCES THAT MAY BE PRESENT IN THE SUBJECT PROPERTY, THE CLIENT IS ADVISED TO CONSULT A QUALIFIED EXPERT(S) IN THE DETECTION OF LEAD BASED PAINT AND/OR OTHER HAZARDOUS SUBSTANCES IF FURTHER INFORMATION IS DESIRED.

APPRAISER HAS THE RIGHT TO CORRECT ANY DISCOVERED ERRORS. THE LIABILITY OF DELUX APPRAISALS AND/OR ITS APPRAISERS IS LIMITED TO THE CLIENT (AS STATED IN THE REPORT) ONLY. FURTHERMORE, THERE IS NO ACCOUNTABILITY, OBLIGATION OR LIABILITY TO ANY THIRD PARTY. IF THIS REPORT IS DISSEMINATED TO ANY OTHER PARTY OTHER THAN THE CLIENT, THE CLIENT WILL MAKE THE THIRD PARTY AWARE OF ALL LIMITING CONDITIONS (PAGE 4 OF THE U.R.A.R. THEY MUST BE READ BY THE CLIENT), ASSUMPTIONS AND ALL RELATED DISCUSSIONS CONCERNING THE ASSIGNMENT. THE APPRAISER WILL NOT BE RESPONSIBLE FOR ANY COST INCURRED TO DISCOVER OR CORRECT ANY DEFICIENCIES OF ANY TYPE PRESENT IN/OR AROUND THE SUBJECT PROPERTY (PHYSICALLY, FINANCIALLY AND/OR LEGALLY).

-ELECTRONIC SIGNATURE AND PHOTO COMMENTS
THIS APPRAISAL REPORT CONTAINS ELECTRONIC IMAGES AND/OR ELECTRONIC SIGNATURES. FANNIE MAE GUIDELINES INDICATE THAT THE PHOTOGRAPHS MUST BE CLEAR AND DESCRIPTIVE IN EITHER BLACK AND WHITE OR COLOR. THE PHOTOGRAPHS MUST BE ORIGINALS THAT ARE PRODUCED EITHER BY PHOTOGRAPHY OR ELECTRONIC IMAGING. (FANNIE MAE PROPERTY AND APPRAISAL ANALYSIS - APPRAISAL DOCUMENTATION AND CERTIFICATIONS SECTION 204).

THIS APPRAISAL REPORT CONTAINS ELECTRONIC SIGNATURES, THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP) STATEMENT NO. 8 (SMT-8) STATES THAT MEASURES MUST BE TAKEN TO INSURE THE INTEGRITY OF THE ELECTRONIC SIGNATURE. THE APPRAISER MUST AFFIX HIS OWN SIGNATURE TO THE REPORT AND HE/SHE ALONE HAS THE PASSWORD. ELECTRONICALLY AFFIXING A SIGNATURE TO A REPORT CARRIES THE SAME LEVEL OF AUTHENTICITY AND RESPONSIBILITY AS AN INK SIGNATURE ON A PAPER COPY REPORT.

THE USPAP AND FANNIE MAE GUIDELINES HAVE BEEN FOLLOWED IN THE APPLICATION OF BOTH PHOTOGRAPHS

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ADDITIONAL COMPARABLE SALES

File No.: 061519-1

FEATURE	SUBJECT	COMPARABLE SALE #4		COMPARABLE SALE #5		COMPARABLE SALE #6	
Address	318 Mason Rd Vista, CA 92084	1515 Sunrise Dr Vista, CA 92084		1042 Oak Dr Vista, CA 92084		751 Hillside Ter Vista, CA 92084	
Proximity to Subject		3.60 miles SE		2.33 miles SE		2.45 miles S	
Sale Price	\$	\$ 600,000		\$ 507,500		\$ 399,000	
Sale Price/GLA	\$ /sq ft	\$ 313.28 /sq ft		\$ 307.95 /sq ft		\$ 320.61 /sq ft	
Data Source(s)	INSPECTION	Sandicor#180039749,DOM 28		Sandicor#180037108,DOM 30		Sandicor#180033258,DOM 1	
Verification Source(s)	FARES/NDC/MLS	Doo #393021,Realist 09/20/2018		Doo #364683,Realist 09/04/2018		dps\$399,000 Sandicor/FARES	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+() \$ Adjust	DESCRIPTION	+() \$ Adjust	DESCRIPTION	+() \$ Adjust
Sales or Financing Concessions		Arml,th Conv,0		Arml,th Conv,5250	-5,260	Listing Active,0	
Date of Sale/Time		s09/18;c08/18		s09/18;c08/18	0	Active	0
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Residential	Residential		Residential		Residential	
Site	23,958 sf	14758 sf	+20,000	13701 sf	+20,000	18552 sf	+20,000
View	Valley	Valley		N,Res;		N,Res;	
Design (Style)	Ranch	Ranch		Ranch		Ranch	
Quality of Construction	Average	Average		Average		Average	
Age	36	69	0	60	0	74	0
Condition	Fair	Average		Good		Fair	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	5 2 2.0	5 2 3.0	-20,000	5 2 1.1	+10,000	5 2 2.0	
Gross Living Area	1,440 sq ft	1,596 sq ft	-11,700	1,848 sq ft	-16,600	1,222 sq ft	+16,350
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	CONFORMING	CONFORMING		CONFORMING		CONFORMING	
Heating/Cooling	FAU,NONE	FAU,NONE		FAU,C/Air	-10,000	NoHeat,NoAC	+5,000
Energy Efficient Homs	None	None		None		None	
Garage/Carport	2ga2dw	2gd2dw		2ga2dw		4gd4dw	-5,000
Porch/Patio/Deck	Slab,Deck	Porch/Patio	0	Porch/Patio	0	Porch/Patio	0
POOL & SPA	None	None		None		None	
APH#	170-122-45-00	180-032-01-00		173-260-14-00		175-370-19-00	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-11,700	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-850	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	36,350
Adjusted Sale Price of Comparables			\$ 488,300		\$ 506,650		\$ 435,350
Summary of Sales Comparison Approach							

SALES COMPARISON APPROACH

Main File No. 061519-1 Page #8

USPAP Compliance Addendum

Loan #
File # 061519-1

Lender			
Property Address 318 Mason Rd			
City	Vista	County San Diego	State CA Zip Code 92084
Borrower			

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- ☒ Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- ☐ Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- ☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- ☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- ☐ I have NOT made a personal inspection of the property that is the subject of this report.
- ☒ I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

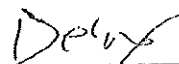
Additional USPAP related issues requiring disclosure and/or any state mandated requirements: No employee, director, officer or agent of the lender (or client named), or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- ☒ A reasonable marketing time for the subject property is 1-90 day(s) utilizing market conditions pertinent to the appraisal assignment.
- ☐ A reasonable exposure time for the subject property is 1-90 day(s).

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 
 Name DELUX M LAZICH
 Date of Signature 06/18/2019
 State Certification # AR033347
 or State License #
 State CA
 Expiration Date of Certification or License 03/11/2020

Signature _____
 Name _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

Effective Date of Appraisal 06/16/2019

Supervisory Appraiser Inspection of Subject Property
☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Supplemental Addendum

File No. 061619-1

Lender				
Property Address 318 Mason Rd				
City	Vista	County	San Diego	State CA Zip Code 92084
Borrower				

(IF APPLICABLE) AND ELECTRONIC SIGNATURES IN THE ATTACHED REPORT.

-WARNINGS TO UNINTENDED USERS:

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR THE OWNER OF THE SUBJECT PROPERTY, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

REGARDLESS OF WHO PAYS FOR THIS APPRAISAL, THE INTENDED USER IS THE LENDER/CLIENT STATED ON PAGE 1 OF THE URAR ONLY, IN THIS CASE THE OWNER OF THE SUBJECT PROPERTY. THE SCOPE OF WORK IN THIS APPRAISAL HAS BEEN CUSTOMIZED FOR THE INTENDED USER. IT MAY BE INAPPROPRIATE FOR OTHER USERS AND PUT THEM IN JEOPARDY. THEREFORE, REGARDLESS OF THE MEANS OF POSSESSION OF THIS REPORT, THIS APPRAISAL MAY NOT BE USED OR RELIED ON BY ANYONE OTHER THEN THE STATED INTENDED USER. THE APPRAISER, APPRAISAL FIRM AND RELATED PARTIES ASSUME NO OBLIGATION, LIABILITY, OR ACCOUNTABILITY TO ANY THIRD PARTY. IF YOU ARE NOT THE STATED INTENDED USER CONTACT OUR OFFICE TO HAVE AN APPRAISAL CUSTOMIZED FOR YOUR NEEDS.

THE APPRAISER ASSUMES THAT THERE ARE NO HIDDEN OR UNAPPARENT CONDITIONS OF THE PROPERTY, SUBSOIL OR STRUCTURES WHICH WOULD RENDER IT MORE OR LESS VALUABLE. THE APPRAISER ASSUMES NO RESPONSIBILITY FOR SUCH CONDITIONS OR FOR ENGINEERING WHICH MIGHT BE REQUIRED TO DISCOVER SUCH FACTORS. IF THE LENDER/CLIENT OR BORROWER HAVE ANY QUESTIONS REGARDING THESE ITEMS, IT IS THEIR RESPONSIBILITY TO ORDER THE APPROPRIATE INSPECTIONS BY A LICENSED CONTRACTOR OR HOME INSPECTOR. THIS REPORT IS NOT A HOME INSPECTION AND THE APPRAISER ASSUMES NO RESPONSIBILITY FOR THESE ITEMS. NO PARTY MAY RELY ON THIS DOCUMENT WITHOUT POSSESSING THE COMPLETE 6 PAGES OF THE REPORT PLUS ALL EXHIBITS. THE SCOPE OF WORK COMPLETED WAS APPROPRIATE FOR THE NAMED CLIENT AND ANY INTENDED USES, BUT MAY NOT BE APPROPRIATE FOR OTHER THIRD PARTY USERS, SUCH AS THE BORROWERS OR PROPERTY OWNERS. THE CLIENT MAY USE THIS APPRAISAL FOR A SINGLE LOAN DETERMINATION ONLY (1 TIME USE). (SEE ADDENDUM STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS ON PAGE 4 OF THE U.R.A.R, THEY MUST BE READ BY ANY CLIENT OR BORROWER IN POSSESSION OF THIS APPRAISAL REPORT)

THIS IS A COMPLETE SUMMARY APPRAISAL REPORT INTENDED FOR USE BY THE CLIENT/LENDER TO ESTABLISH A CURRENT MARKET VALUE FOR THE SUBJECT PROPERTY AND IS NOT MEANT FOR A LENDING TRANSACTION. THIS REPORT IS NOT INTENDED FOR ANY OTHER USE OR USER AND IS CONSIDERED NOT RELIABLE FOR ANY OTHER PURPOSES, WITH OUT WRITTEN CONSENT OF APPRAISER(S)

I HAVE BEEN APPRAISING SAN DIEGO COUNTY SINCE 2002 WITH A LARGE PORTION OF THAT EXPERIENCE LOCATED IN THE SUBJECTS MARKET AREA AND I AM VERY FAMILIAR WITH THE VARIED NEIGHBORHOODS WITHIN THE CITY OF VISTA. THE SUBJECT IS A TYPICAL PROPERTY FOR THIS AREA. I HAVE CONDUCTED A LARGE NUMBER OF APPRAISALS ON PROPERTIES SUCH AS THIS AND I AM CONFIDENT THAT I AM QUALIFIED TO CONDUCT THIS APPRAISAL. ALTHOUGH DISCONTINUED, I HAVE PREPARED THIS APPRAISAL IN COMPLIANCE WITH THE HOME VALUATION CODE OF CONDUCT AND HAVE NOT PERFORMED, PARTICIPATED IN, OR BEEN ASSOCIATED WITH ANY ACTIVITY IN VIOLATION OF THE CODE. I HAVE PERFORMED NO OTHER SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THE WORK UNDER REVIEW WITHIN THE THREE YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT.

DATABASE ABBREVIATIONS:

MLS - MULTIPLE LISTING SERVICE - SANDICOR MLS SERVICE IS USED AS THE DATA SOURCE FOR MLS UNLESS STATED OTHERWISE. SANDICOR COVERS ALL OF SAN DIEGO COUNTY. WWW.SANDICOR.COM

FARES - FIRST AMERICAN REAL ESTATE SOLUTIONS BY CORE LOGIC

NDC - NATIONAL DATA COLLECTIVE

IN ADDITION TO RESEARCH PERFORMED, DATAQUICK IS ALSO USED A SOURCE FOR OVERALL MARKET TRENDS IN ZIP CODES PERTAINING TO SOUTHERN CALIFORNIA. THE FIGURES LISTED ON DATAQUICK APPLY TO THE TOTAL NUMBER OF SALES IN A PARTICULAR ZIP CODE REGARDLESS OF SIZE OVER THE PAST 12 MONTHS. THIS DATA SOURCE IS USED IN AS AN ADDITIONAL RESOURCE AND TO LEND SUPPORT FOR ANY MARKET TRENDS CITED IN THE REPORT. <http://www.dqnews.com/>

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM*(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)***Quality Ratings and Definitions (continued)****Q3**

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled**Not Updated**

Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

File No. 061519-1

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM*(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)***Condition Ratings and Definitions****C1**

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions**Q1**

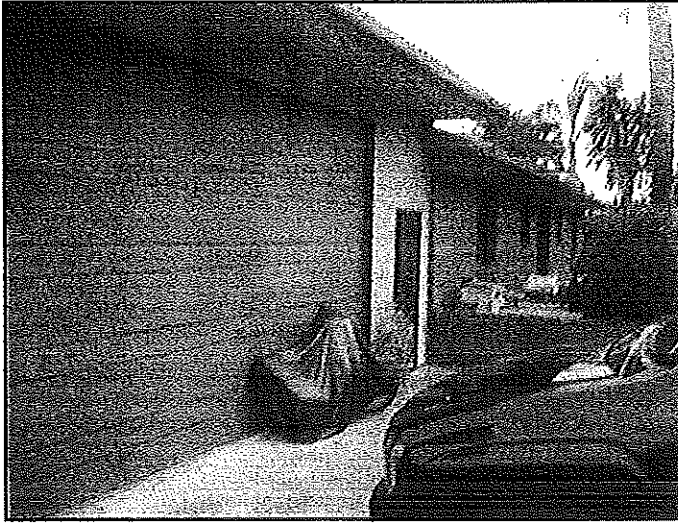
Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

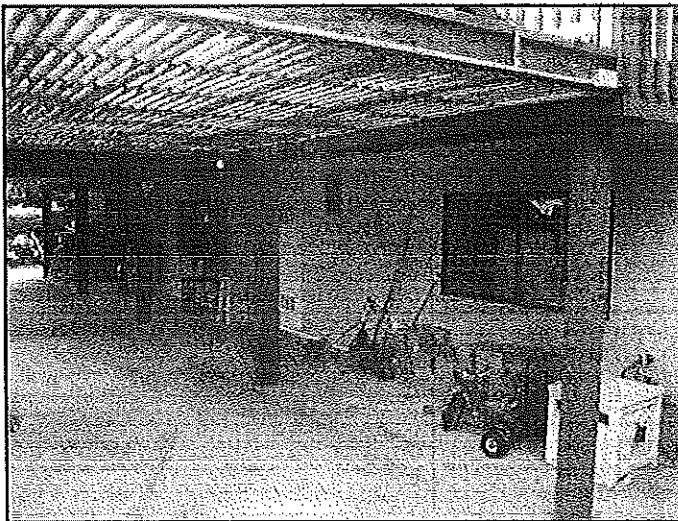
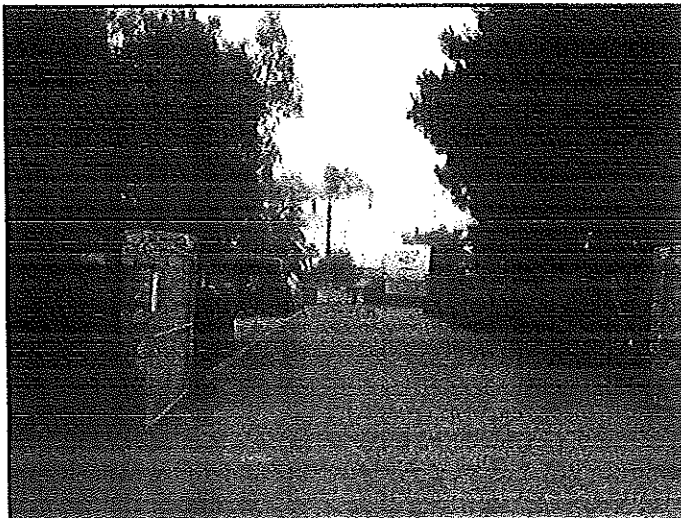
Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Subject Photo Page

Lender					
Property Address	318 Mason Rd				
City	Visla	County	San Diego	State	CA Zip Code 92084
Borrower					

**Subject Front**

318 Mason Rd
Sales Price
Gross Living Area 1,440
Total Rooms 6
Total Bedrooms 2
Total Bathrooms 2.0
Location Residential
View Valley
Size 23,958 sf
Quality Average
Age 38

**Subject Rear****Subject Street**

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Armlth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbl	Built-In Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfil	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstbl	Pastoral View	View
PwrLn	Power Lines	View
PubTm	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
Wzfr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
FAMES	First American Real Estate Solutions	Data Sources
NDC	National Data Collective	Data Sources
MLS	Multiple Listing Service	Data Sources
Pano	Panorama	View Amenity
op	Original List Price	Active Listing and Pending Sale Comparables

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFN1A — "WinTOTAL" appraisal software by a la mode, Inc. — 1-800-ALAMODE

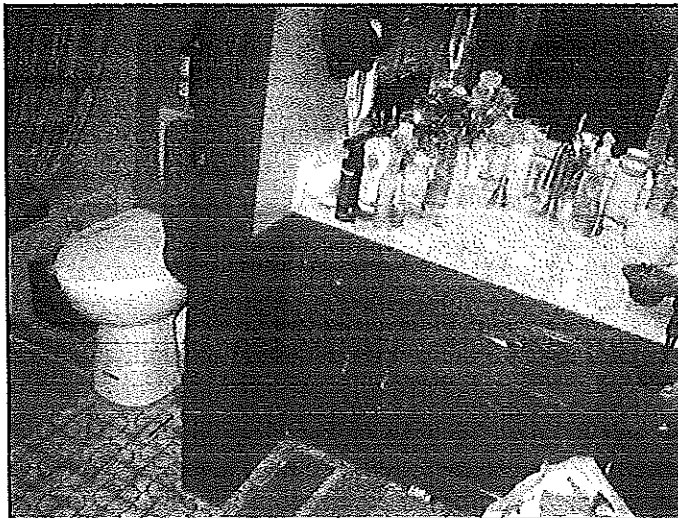
Main File No. 091519-1 Page #14

Subject Interior Photo Page

Lender					
Property Address 318 Mason Rd					
City	Vista	County	San Diego	State	CA
Zip Code		92084			
Borrower					

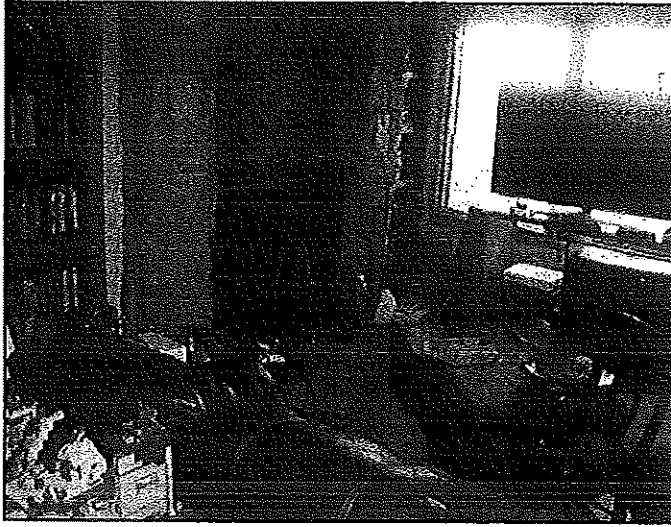
**Subject Interior - FR**

318 Mason Rd
 Sales Price
 Gross Living Area 1,440
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location Residential
 View Valley
 Site 23,958 sf
 Quality Average
 Age 36

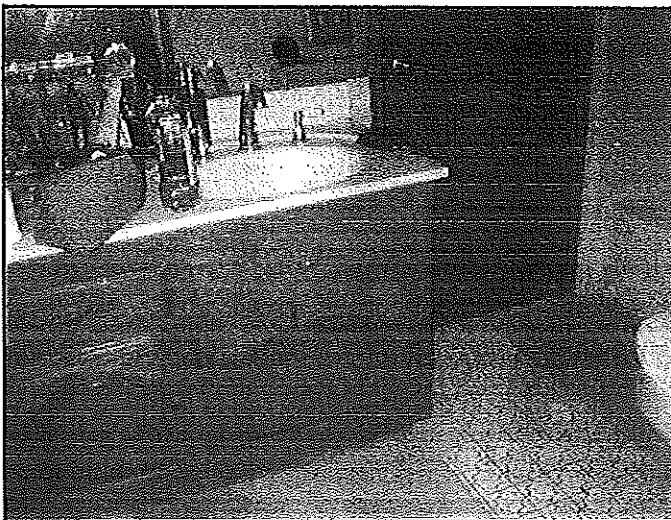
**Subject Interior-Dining****Subject Interior - BA**

Subject Interior Photo Page

Lender					
Property Address	318 Mason Rd				
City	Vista	County	San Diego	State	CA Zip Code 92084
Borrower					

**Subject Interior - LR**

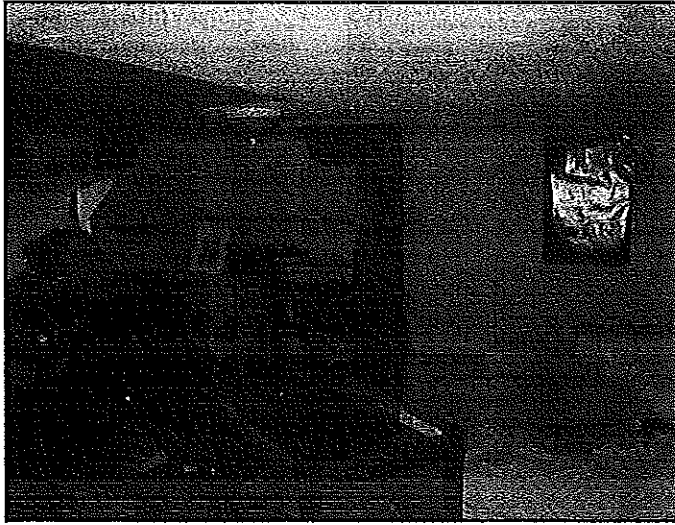
318 Mason Rd
 Sales Price
 Gross Living Area 1,440
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location Residential
 View Valley
 Sqr 23,059 sf
 Quality Average
 Age 36

**Subject Interior - KIT****Subject Interior - BA**

Main File No. 061619-1 Page #16

Subject Interior Photo Page

Lender				
Property Address 318 Mason Rd				
City	Vista	County	San Diego	State CA Zip Code 92084
Borrower				

**Subject Interior**

318 Mason Rd
 Sales Price
 Gross Living Area 1,440
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location Residential
 View Valley
 Site 23,958 sf
 Quality Average
 Age 38

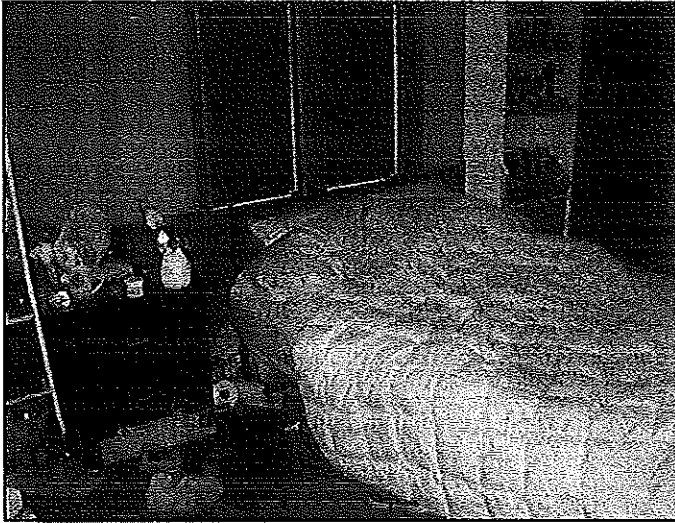
BASEMENT

**Subject Interior**

BASEMENT

Subject Interior Photo Page

Lender					
Property Address	318 Mason Rd				
City	Vista	County	San Diego	State	CA Zip Code 92084
Borrower					

**Subject Interior - BR**

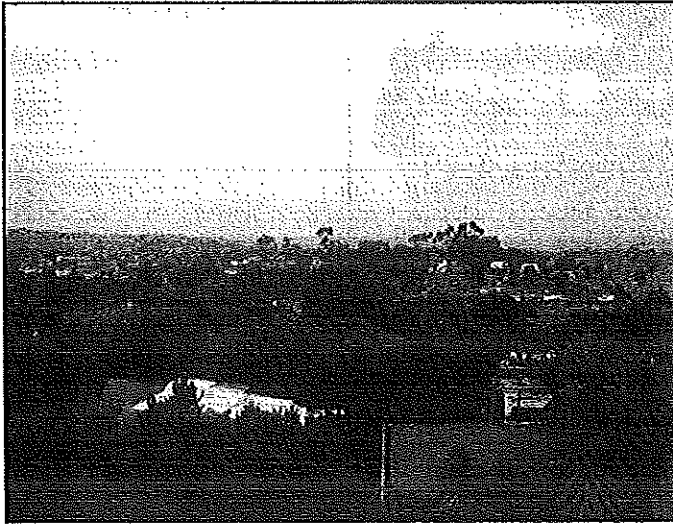
318 Mason Rd
Sales Price
Gross Living Area 1,440
Total Rooms 6
Total Bedrooms 2
Total Bathrooms 2.0
Location Residential
View Valley
Site 23,958 sf
Quality Average
Age 36

**Subject Interior - BR**

Valu File No. 081519-11 Page #18

PHOTOGRAPH ADDENDUM

Lender				
Property Address	318 Mason Rd			
City	Vista	County	San Diego	State CA Zip Code 92084
Bottom				



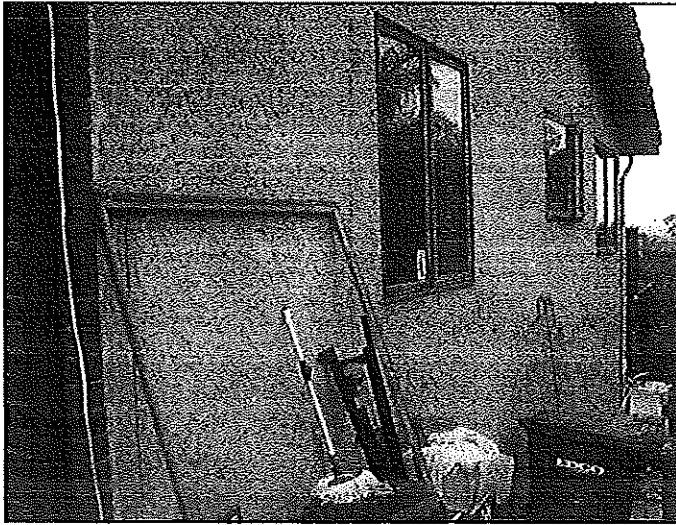
SUBJECT PROPERTY
VIEW



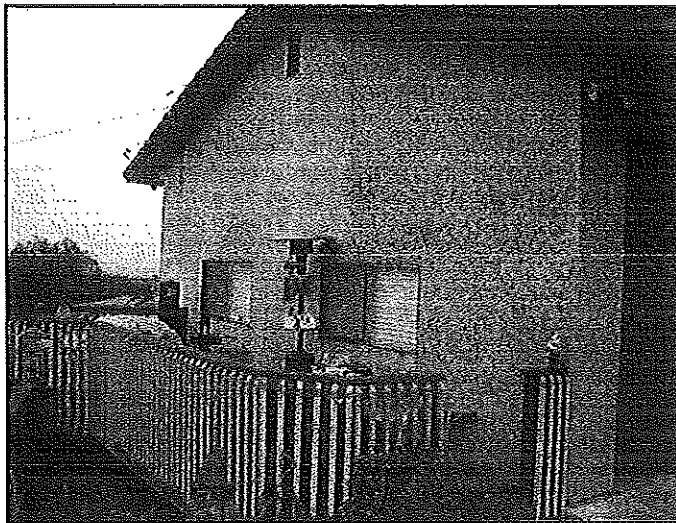
SUBJECT PROPERTY
VIEW

PHOTOGRAPH ADDENDUM

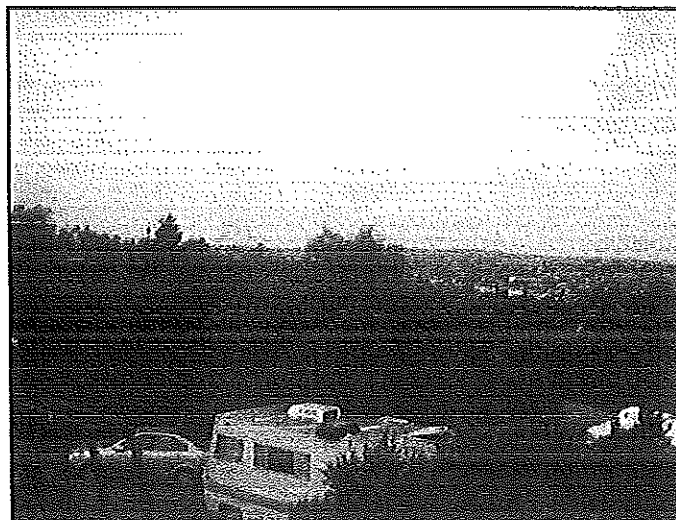
Lender					
Property Address	318 Mason Rd				
City	Vista	County	San Diego	State	CA Zip Code 92084
Borrower					



SUBJECT PROPERTY
SIDE VIEW



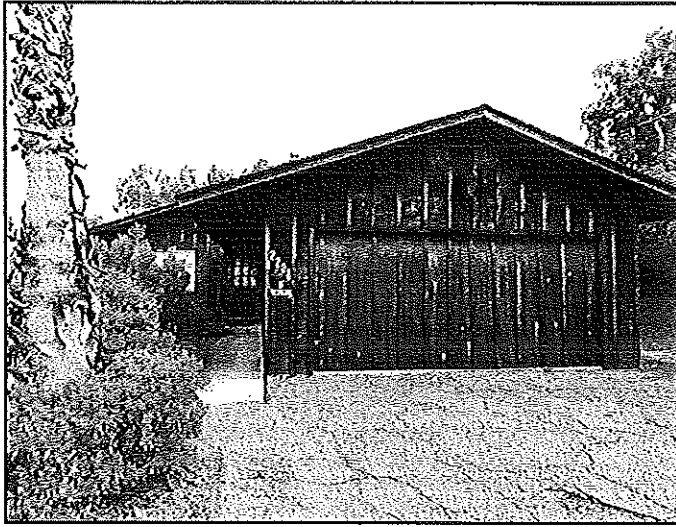
SUBJECT PROPERTY
SIDE VIEW



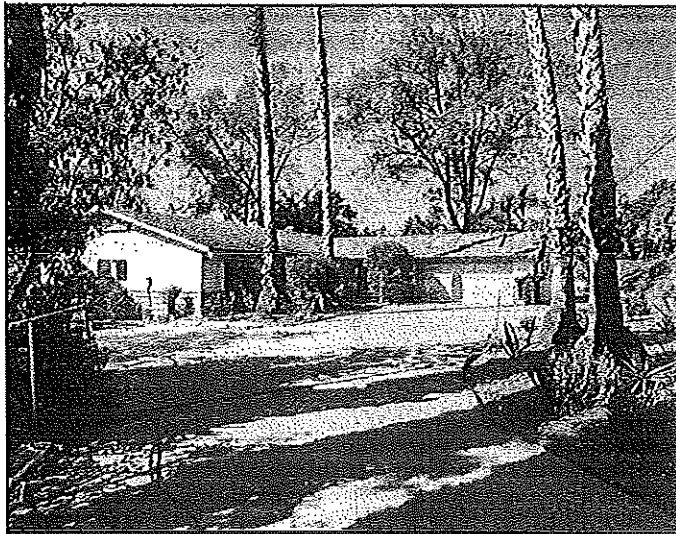
SUBJECT PROPERTY
VIEW

Comparable Photo Page

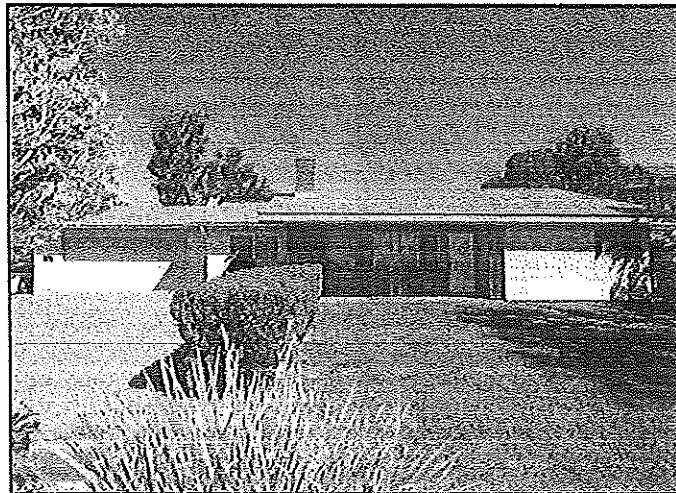
Lender					
Property Address	318 Mason Rd				
City	Vista	County	San Diego	State	CA
Zip Code	92084				
Borrower					

**Comparable 1**

2208 Camino Cantera
 Prox. to Subject 2.33 miles E
 Sale Price 415,000
 Gross Living Area 1,512
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location Residential
 View Valley
 Site 1.17 ac
 Quality Average
 Age 46

**Comparable 2**

1011 Valley Crest Dr
 Prox. to Subject 4.83 miles SE
 Sale Price 507,500
 Gross Living Area 1,519
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location Residential
 View Valley
 Site 23958 sf
 Quality Average
 Age 47

**Comparable 3**

1538 S Santa Fe Ave
 Prox. to Subject 4.53 miles SE
 Sale Price 450,000
 Gross Living Area 1,380
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location Residential
 View Valley
 Site 12832 sf
 Quality Average
 Age 47

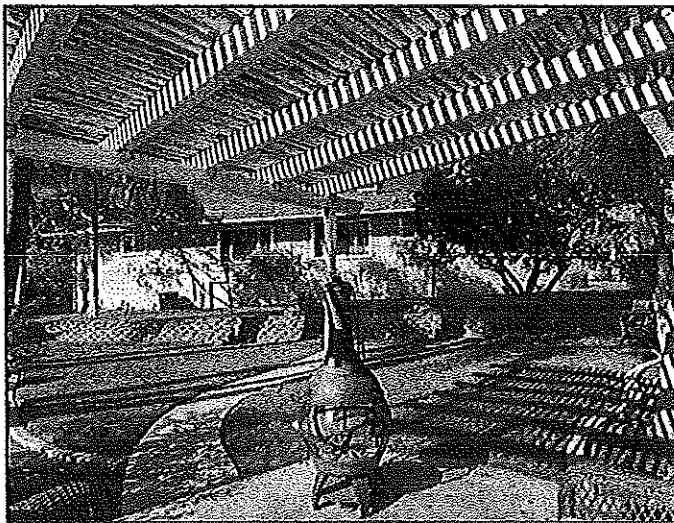
(Main File No. 061518-11 Page #20)

Comparable Photo Page

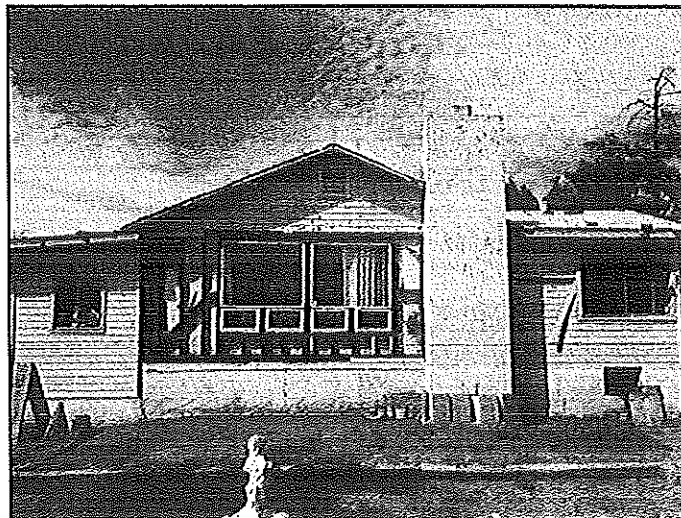
Lender				
Property Address	318 Mason Rd			
City	Vista	County	San Diego	State CA Zip Code 92084
Borrower				

**Comparable 4**

1515 Sunrise Dr
 Prox. to Subject 3.60 miles SE
 Sale Price 500,000
 Gross Living Area 1,596
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 3.0
 Location Residential
 View Valley
 Site 14766 sf
 Quality Average
 Age 69

**Comparable 5**

1042 Oak Dr
 Prox. to Subject 2.33 miles SE
 Sale Price 507,500
 Gross Living Area 1,848
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.1
 Location Residential
 View N, Res;
 Site 13701 sf
 Quality Average
 Age 60

**Comparable 6**

751 Hillside Ter
 Prox. to Subject 2.45 miles S
 Sale Price 399,000
 Gross Living Area 1,222
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location Residential
 View N, Res;
 Site 16552 sf
 Quality Average
 Age 74

Building Sketch

Lender				
Property Address 318 Mason Rd				
City	Vista	County	San Diego	State CA Zip Code 92084
BORROWER				

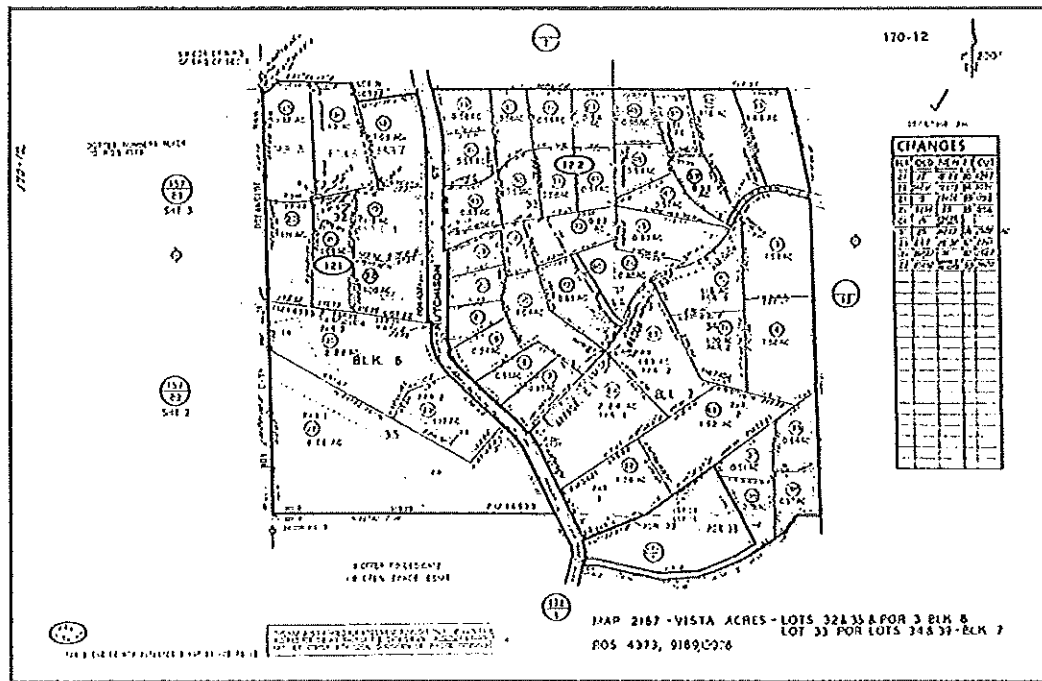
The sketch shows a rectangular property layout. At the top is a large rectangle labeled 'Unfinished Basement [768 Sq ft]' with dimensions 48' by 16'. Below this is a 'Deck' area. The main 'First Floor [1440 Sq ft]' is a large rectangle with overall dimensions 48' by 30'. On the left side of the first floor is a '2 Car Attached [600 Sq ft]' garage, measuring 20' by 30'. The remaining 28' by 30' area of the first floor contains the following rooms: Family, Living, Dining, Kitchen, Bedroom, Bath, Entry, and another Bedroom. A small icon of a front door is shown between the Family and Living rooms.

TOTAL Sketch by a la mode, Inc.		Area Calculations Summary	
Living Area	1440 Sq ft	Calculation Details	48 x 30 = 1440
First Floor	1440 Sq ft		
Total Living Area (Rounded):	1440 Sq ft		
Non-Living Area	600 Sq ft		30 x 20 = 600
2 Car Attached	600 Sq ft		
Unfinished Basement	768 Sq ft		48 x 16 = 768

Main File No. 061519-11 Page #22

Plat Map

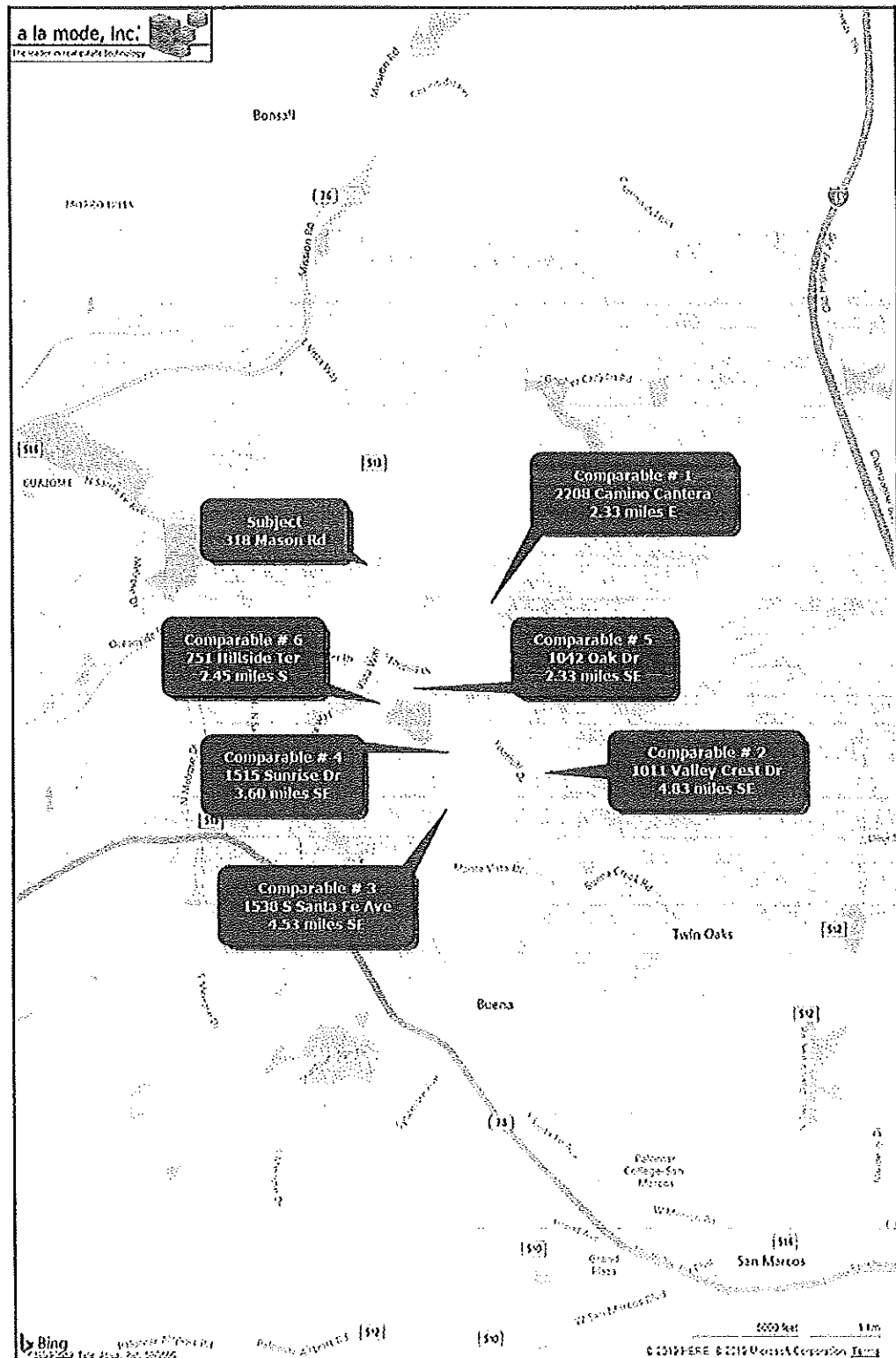
Lender				
Property Address	318 Mason Rd			
City	Vista	County	San Diego	State CA Zip Code 92084
Borrower				



Main File No. 001619-1 Page #23

Location Map

Lender				
Property Address	318 Mason Rd			
City	Vista	County	San Diego	State CA Zip Code 92084
Borrower				





E&O Insurance



LIA Administrators & Insurance Services

APPRAISAL AND VALUATION

PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS



ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company")
 175 Capitol Blvd, Suite 100
 Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number
01/11/2018	AA0003420-03	AA0003420-02

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

Item

1. Customer ID: 150065 Named Insured: DEFION APPRAISALS, INC. Delux Lazich 1650 Steepchase Pl. Visa, CA 92083	
2. Policy Period: From: 03/09/2018 To: 03/09/2019 1201 A.M. Standard Time at the address stated in 1 above	
3. Deductible: \$1,000 Each Claim	
4. Retroactive Date: 01/09/2006	
5. Inception Date: 01/09/2016	
6. Limits of Liability: A. \$500,000 Each Claim B. \$1,000,000 Aggregate	
7. Mail all notices, including notice of claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 444-0657 Fax: (805) 962-0657	
8. Annual Premium: \$960.00	
9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA020 (10/14) LIA131 (10/14)	

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the Company.

01/11/2018

Date

LIA001 (12/14)

By

Authorized Signature

Aspen American Insurance Company



Business, Consumer Services & Housing Agency
BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER LICENSE

Delux M. Lazich

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraiser's Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: AR 033347

Effective Date: March 12, 2018
 Date Expires: March 11, 2020

Paul S. Martin
 Paul S. Martin, Bureau Chief, BREA

1038835

EXHIBIT “B”

Important Phone Numbers and Hours

Our automated telephone service will help you get fast and confidential answers to your questions. Be sure to have the Ocwen account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available to assist you during the following hours:

Customer Care Center: 800-745-2936 Monday-Friday: 8:00 am to 9:00 pm and Saturday: 8:00 am to 5:00 pm ET
Bankruptcy Customer Care Center: 888-554-6599 Monday-Friday: 8:00 am to 9:00 pm ET
Homeowners Insurance: 888-317-7661 Monday-Friday: 8:00 am to 9:00 pm and Saturday: 8:00 am to 5:00 pm ET
 Special Number for the Hearing Impaired: 800-735-2943

Payment and Correspondence Addresses

Inquiries — General inquiries/correspondence should be mailed separately from any account payments:

Research Department**

PO Box 24736
 West Palm Beach, FL 33416-4736

Regular Payments*

PO Box 660284
 Dallas, TX 75266-0284

HELOC Closure Requests

PO Box 24642
 West Palm Beach, FL 33416-4642

Express Payments

Ocwen Loan Servicing, LLC - Box #660264
 1010 W. Mockingbird Ln., Suite 100
 Dallas, TX 75247

Insurance Department

PO Box 6723
 Springfield, OH 45501-6723

Insurance Claims

PO Box 6501
 Springfield, OH 45501-6501

Tax Bills

PO Box 24665
 West Palm Beach, FL 33416-4665

Please address all correspondence to Ocwen Loan Servicing, LLC to the attention of the appropriate department. Be sure to include the Ocwen account number, name and property address.

** All checks should be made payable to Ocwen Loan Servicing, LLC. Do not send correspondence with any payment and ensure that the Ocwen account number, name and property address are written on the front of the check or money order.*

*** This address must be used for all qualified written requests, notices of error, and/or requests for information.*

Ocwen Fee Structure***Loan Documents**

Collateral (Mortgage, Note and Riders)

FREE

Individual documents

FREE

Payment History (free on www.ocwencustomers.com)

up to \$5.00

Verification of Mortgage (free on www.ocwencustomers.com)

up to \$10.00

Amortization Schedule

FREE

Payments

Website (pay before or within 10 business days of due date)

FREE

Website (pay 10 business days or more after due date)

up to \$10.00

Automated Phone System

up to \$12.00

Agent Assistance

up to \$19.50

Returned Check Fee

up to \$40.00

**These fees are subject to change and may not apply in all instances, depending upon applicable state laws.*

Convenient Payment Options

Online Payment Services — Pay mortgage bills and view mortgage account statements online! To get started simply register for Account Access at www.ocwencustomers.com, log-in, and follow the enrollment instructions.

ACH (Automated Payments) — Automatic monthly payment withdrawals can now be easily setup and managed right from our website at www.ocwencustomers.com. Payments can be automatically drafted from a designated bank account on a monthly basis saving time and money, or as a one-time draft, that is free if drafted within ten days of the due date.

Pay by Phone — For information to use this quick and convenient service call the Customer Care number listed above. Please have the bank routing number and bank account number available. Fees may apply.

Pay via Western Union® Quick Collect® — To use this payment option, find the nearest location by calling 1-800-238-5772 or visiting www.westernunion.com and clicking on "Find A Location". The city code is "Ocwen" and the state is "FL". All payments should be made to "OCWEN" and provide the loan number.

Pay via MoneyGram® and Express Payments® — To find the nearest location, call 1-800-Moneygram or visit www.moneygram.com and click on "Locate MoneyGram Agent". At the agent location, please provide the clerk with the loan number, Receive Code 2355, the Company Name "OCWEN", the City Code "ORLANDO", and the State Code "FLORIDA". MoneyGram® and Express Payment® are registered marks of MoneyGram Payment Systems, Inc.

Important Information

Important Notice — This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

Payment Processing — Payments received after 5:00 p.m. CST are considered received as of the next business day.

Electronic Debit — When a check is provided as payment, we are authorized by the payor of the check either to use information from the check to make a one-time electronic funds transfer from the designated account or to process the payment as a check transaction. When we use information from the check to make an electronic funds transfer, funds may be withdrawn from the designated account as soon as the same day the payment is received, and you will not receive the check back from the designated financial institution.

Important Credit Reporting Notification — We may report information about the account to credit bureaus. Late payments, missed payments, or other defaults on the account may be reflected in your credit report.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Optional Products" will not cause the mortgage account to be in default. Please call the Customer Care number listed above if you have any questions or to cancel the Optional Product enrollment.

Housing Counselor Information — If you are experiencing financial difficulties and would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organization in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Important Bankruptcy Information

If you have any questions regarding this statement, or do not want Ocwen to send you monthly statements in the future, please contact us at 1-888-554-6599. Bankruptcy payments from the Trustee should be mailed to Ocwen Loan Servicing, LLC, PO Box 24781, West Palm Beach, FL 33416-4781.

State Disclosures

California Property Owners — Additional accountings can be requested pursuant to Section 2954 of the California Civil Code. A toll-free consumer hotline is available at 855-244-8931.

NMLS #: 1852 NC Permit #: 3946



EXHIBIT “C”

EJ-130

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number and address): Carl Marschall, Esq. 71823 Brewer & Brewer 4533 MacArthur Blvd., #707 Newport Beach, CA 92660 TELEPHONE NO.: (714) 424-6300 FAX NO. (Optional): (714) 424-6313 E-MAIL ADDRESS (Optional): info@brewer-brewer.com ATTORNEY FOR (Name): BECHAROFF CAPITAL CORPORATION <input checked="" type="checkbox"/> ATTORNEY FOR <input checked="" type="checkbox"/> JUDGMENT CREDITOR <input type="checkbox"/> ASSIGNEE OF RECORD		FOR COURT USE ONLY 20 APR 25 PM 3:08
SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN DIEGO STREET ADDRESS: 325 S. Melrose Drive MAILING ADDRESS: CITY AND ZIP CODE: Vista, Ca 92081- BRANCH NAME: North County Division (Limited Civil)		
PLAINTIFF: BECHAROFF CAPITAL CORPORATION DEFENDANT: THERESA L. DALTON		CASE NUMBER: 37-2009-00056384-CL-CL-NC Limited Civil Case
WRIT OF <input checked="" type="checkbox"/> EXECUTION (Money Judgment) <input type="checkbox"/> POSSESSION OF <input type="checkbox"/> Personal Property <input type="checkbox"/> SALE <input type="checkbox"/> Real Property		

1. To the Sheriff or Marshal of the County of: SAN DIEGO

You are directed to enforce the judgment described below with daily interest and your costs as provided by law.

2. To any registered process server: You are authorized to serve this writ only in accord with CCP 699.080 or CCP 715.040.

3. (Name): BECHAROFF CAPITAL CORPORATION

is the ☒ judgment creditor ☐ assignee of record whose address is shown on this form above the court's name.

4. Judgment debtor (name and last known address):

Theresa L. Dalton

318 Mason Drive

Vista, CA 92084-

☐ Additional judgment debtors on next page

5. Judgment entered on (date):

12/23/09

6. ☐ Judgment renewed on (dates):

7. Notice of sale under this writ

a. ☒ has not been requested.b. ☐ has been requested (see next page).8. ☐ Joint debtor information on next page.

(SEAL)


 Form Approved for Optional Use
 Judicial Council of California
 EJ-130 (Rev. January 1, 2008)
9. ☐ See next page for information on real or personal property to be delivered under a writ of possession or sold under a writ of sale.10. ☐ This writ is issued on a sister-state judgment.

11. Total judgment \$ 11,509.57

12. Costs after judgment (per filed order or memo CCP 685.090) \$ 96.00

13. Subtotal (add 11 and 12) \$ 11,605.57

14. Credits \$ 0.00

15. Subtotal (subtract 14 from 13) \$ 11,605.57

16. Interest after judgment (per filed affidavit CCP 685.050) (not on GC 6103.5 fees) ... \$ 2,441.94

17. Fee for issuance of writ \$ 25.00

18. Total (add 15, 16, and 17) \$ 14,072.51

19. Levying officer:

(a) Add daily interest from date of writ

(at the legal rate on 15) (not on

GC 6103.5 fees) of. \$ 3.18

(b) Pay directly to court costs included in

11 and 17 (GC 6103.5, 68511.3; CCP

699.520(i)) \$

20. ☐ The amounts called for in items 11-19 are different for each debtor. Those amounts are stated for each debtor on Attachment 20.

Issued on (date): APR 13 2012

Clerk, by

M. HACKETT

Deputy

NOTICE TO PERSON SERVED: SEE NEXT PAGE FOR HACKETT INFORMATION.

Page 1 of 2

WRIT OF EXECUTION

Code of Civil Procedure, §§ 699.520, 712.010,

Government Code, § 6103.5,

www.courtinfo.ca.gov

American LegalNet, Inc.

www.USCourtForms.com

9000316